



Receipt

Application No.: 09/241,188
Title: STORED VALUE TRANSACTION SYSTEM
INCLUDING AN INTEGRATED DATABASE
SERVER

FILE COPY

CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. §1.8

I hereby certify that this Request for Correction of Filing Receipt Data is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, Attention: Application Processing Division - Customer Correction Branch, on:

Date: July 7, 1999

By Suzi J. Mascari

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

RECEIVED
PATENT
DEC 10 1999
TECH CENTER 2700

Applicant: Michael Blandina

Docket No.: 10655.7117

Application No.: 09/241,188

Filed: February 1, 1999

Title: **STORED VALUE
TRANSACTION SYSTEM
INCLUDING AN INTEGRATED
DATABASE SERVER**

**REQUEST FOR CHANGE OF
CORRECTED FILING RECEIPT DATA**

Assistant Commissioner of Patents
Washington, D.C. 20231
ATTENTION: Application Processing Division—
Customer Correction Branch

Sir:

Thank you for the "Corrected Filing Receipt for Patent Application" in the above-identified application.

In the Title please change the word "Having" to "**Including**".

Also, please change the Applicant(s) to Michael Blandina, Robert Berry and Mari Belcynski. A copy of the first page of the application as filed is included herewith.

Application No.: 09/241,188
Title: STORED VALUE TRANSACTION SYSTEM
INCLUDING AN INTEGRATED DATABASE
SERVER

We look forward to receiving a corrected Filing Receipt for this application.

If you should have any questions, please do not hesitate to contact the undersigned
at the telephone number listed below.

Respectfully submitted,

By



Brett A. Carlson

Reg. No. 39,928

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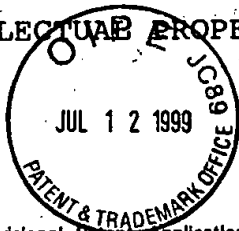
SNELL & WILMER L.L.P.
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FILING RECEIPT

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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTORNEY DOCKET NO.	DRWGS	TOT CL	IND CL
09/241,188	02/01/99	2761	\$890.00	10655-711	19	2	

BRETT CARLSON INTELLECTUAL PROPERTY
SNELL AND WILMER
ONE ARIZONA CENTER
PHOENIX AZ 85004

JUL 01 1999

SNELL & WILMER, LLP

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Application Processing Division's Customer Correction Branch within 10 days of receipt. Please provide a copy of the Filing Receipt with the changes noted thereon.

Applicant(s)

MICHAEL BLANDINA, AURORA, CO.

add: Robert Berry and Mari Belkynoki

IF REQUIRED, FOREIGN FILING LICENSE GRANTED 02/16/99

TITLE

STORED VALUE TRANSACTION SYSTEM HAVING AN INTEGRATED DATABASE SERVER

PRELIMINARY CLASS: 705

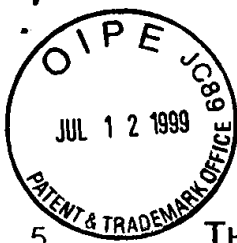
S/D: INCLUDING

DATA ENTRY BY: GENTRY, CHRISTINE

TEAM: 01 DATE: 05/24/99

noted for receipt. Correction due (see reverse) 7/11/99

STORED VALUE TRANSACTION SYSTEM INCLUDING
AN INTEGRATED DATABASE SERVER



Inventors: Michael Blandina, Robert Berry and Mari Belczynski

5 THIS APPLICATION CLAIMS PRIORITY UNDER 35 U.S.C. § 120 OF
APPLICATION SERIAL NUMBER 09/105,406 FILED ON JUNE 26, 1998.

FIELD OF THE INVENTION

The present invention relates generally to financial transaction systems
and more particularly, to a computer server and architecture for managing
10 financial transactions involving stored value products such as smartcards.

BACKGROUND OF THE INVENTION

Financial systems using stored value products are well-known in the art.
An example of a stored value product is a pre-paid telephone card, which is
typically a plastic or paper card with a unique identification code. The code may
15 be printed on the front of the card, or it may be stored electronically on a
magnetic stripe that is attached to the card. To access the value on the card,
consumers may, for example, dial a pre-determined phone number and input the
unique code, thereby identifying the card and allowing the consumer to access a
service (such as long distance telephone service). Besides telephone services,
20 magnetic stripe cards have been used to pre-pay for, among other things,
gasoline or department store merchandise. In these industries, special card
reading machines such as those found in many retail establishments (e.g. point

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